process further comprising:

    providing the customer data and the account data to the process for evaluation on separate extracts.

    3.   (NOT AMENDED) A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, respectively, the process further comprising:

    providing the customer data and the account data to the process for evaluation on a plurality of extracts.

    4.   (NOT AMENDED) A process as in claim 3, wherein different extracts are associable with different data sources.

    5.   (NOT AMENDED) A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, at least one of the group consisting of the customer data and the account data being accessed for evaluation via virtual attributes.

    6.   (ONCE AMENDED) A process as in claim 1, wherein said evaluating comprises:

    evaluating the customer and each of the accounts of the same type via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of said accounts of the same type of the customer.

    7.   (ONCE AMENDED) A process as in claim 1, wherein said evaluating comprises:

    evaluating the customer and each of the accounts of the same type via an iterative matrix having virtual attributes and which iterates through in accordance with the number of said accounts of the same type of the customer.

    8.   (ONCE AMENDED) A process as in claim 1, wherein said evaluating comprises:

    evaluating the customer and each of the accounts of the same type via an iterative function having virtual attributes and which iterates through in accordance with the

number of said accounts of the same type of the customer.

9.   (ONCE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts of the same type via an iterative function having both virtual attributes and non-virtual attributes and which iterates through in accordance with the number of said accounts of the same type of the customer.

10.   (ONCE AMENDED) A process as in claim 1, wherein said evaluating comprising:

evaluating the customer and each of the accounts of the same type via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of said accounts of the same type of the customer, wherein the first iterative function calls the second iterative function.

11.   (NOT AMENDED) A process as in claim 10, wherein the first iterative function is an iterative decision tree and the second iterative function is an iterative matrix.

22.   (NOT AMENDED) A process as in claim 8, further comprising:
storing results of iterations through the iterative function in a derived virtual attribute.

23.   (ONCE AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having more than one account, comprising:
providing an iterative function to evaluate the customer and each of the accounts of the same type, the iterative function having virtual attributes for accessing at least one of the group consisting of customer data and account data;
iterating through the iterative function in accordance with the number of the accounts of the same type, to thereby evaluate the customer and each of the accounts of the same type with the same iterative function, accounts of different types being evaluated with different iterative functions; and
taking an action in accordance with a result of the evaluation of the customer.

24.   (NOT AMENDED) A process as in claim 23, wherein the iterative function

3

is one of the group consisting of an iterative decision tree, an iterative matrix, an iterative score model, an iterative list processor and an iterative user exit.

25.   (NOT AMENDED) A process as in claim 23, wherein the iterative function calls another iterative function.

26.   (ONCE AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:

an computer-implemented evaluation device which, in a single pass, evaluates the customer and each of the accounts of the same type with the same strategy, accounts of different types being evaluated with different strategies; and

an action taking system which takes an action in accordance with a result of the evaluation by the evaluation device.

27.   (ONCE AMENDED) An apparatus as in claim 26, wherein the evaluation device evaluates the customer and each of the accounts of the same type via an iterative function having virtual attributes and which iterates through in accordance with the number of said accounts of the same type.

28.   (ONCE AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:

computer-implemented evaluating means for, in a single pass, evaluating the customer and each of the accounts of the same type with the same strategy, different types of accounts being evaluated with different strategies; and

means for taking action in accordance with a result of the evaluation by the evaluating means.

Please ADD the following NEW claims:

29.   (NEW) A computer-implemented decision management process for evaluating a customer of an organization having more than one account of a first type, and more than one account of a second type, comprising:

in a single pass, evaluating the customer and each of the accounts of the first type with a first strategy;

in a single pass, evaluating the customer and each of the accounts of the second

type with a second strategy different from the first strategy; and

taking an action in accordance with said evaluating the customer and each of the accounts of the first type and said evaluating the customer and each of the accounts of the second type.

30.   (NEW) A process as in claim 29, wherein said evaluating the customer and each of the accounts of the first type comprises:

evaluating the customer and each of the accounts of the first type via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts of the first type of the customer.

31.   (NEW) A process as in claim 30, wherein said evaluating the customer and each of the accounts of the second type comprises:

evaluating the customer and each of the accounts of the second type via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts of the second type of the customer.

32.   (NEW) A process as in claim 29, wherein said evaluating the customer and each of the accounts of the first type comprises:

evaluating the customer and each of the accounts of the first type via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts of the first type of the customer.

33.   (NEW) A process as in claim 32, wherein said evaluating the customer and each of the accounts of the second type comprises:

evaluating the customer and each of the accounts of the second type via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts of the second type of the customer.

34.   (NEW) A process as in claim 29, wherein said evaluating the customer and each of the accounts of the first type comprises:

evaluating the customer and each of the accounts of the first type via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts of the first type of the customer.

5

35.   (NEW) A process as in claim 34, wherein said evaluating the customer and each of the accounts of the second type comprises:

evaluating the customer and each of the accounts of the second type via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts of the second type of the customer.

36.   (NEW) A process as in claim 29, wherein said evaluating the customer and each of the accounts of the first type comprises:

evaluating the customer and each of the accounts of the first type via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts of the first type of the customer, wherein the first iterative function calls the second iterative function.

37.   (NEW) A process as in claim 36, wherein said evaluating the customer and each of the accounts of the second type comprises:

evaluating the customer and each of the accounts of the second type via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts of the second type of the customer, wherein the first iterative function calls the second iterative function.

38.   (NEW) A computer-implemented decision management process for evaluating a customer of an organization having a plurality of accounts of different types, comprising:

for each type of account, in a single pass, evaluating the customer and each of the accounts of the respective type with the same strategy, to thereby produce results, different types of accounts being evaluated with different strategies; and

taking actions in accordance with the results.